

United States Bankruptcy Court
Eastern District of New YorkIn re:
Kelley Andree Raphael
DebtorCase No. 20-70162-ast
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-8

User: rmatray
Form ID: 245Page 1 of 2
Total Noticed: 21

Date Rcvd: Jan 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2020.

db +Kelley Andree Raphael, 1517 Broadway, Hewlett, NY 11557-1427
 smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
 Brooklyn, NY 11201-3739
 smg +NYS Unemployment Insurance, Attn: Isolveny Unit, Bldg. #12, Room 256,
 Albany, NY 12240-0001
 9770450 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, N.A., P.O. Box 15019,
 Wilmington, DE 19886-5019)
 9770451 Barclays, P.O. Box 13337, Philadelphia, PA 19101-3337
 9770453 CitiCards, Processing Center, Des Moines, IA 50363-0005
 9770454 +Citizens Bank N.A., 1 Citizens Drive, ROP30B, Riverside, RI 02915-3026
 9770455 +Fidelity, 900 Salem Street, Smithfield, RI 02917-1243
 9770456 +Fleetway Leasing Co., 336 West Street Rd., Feasterville-Trevoze, PA 19053-7819
 9770457 +GM Financial, Inc., 4001 Embarcadero Drive, Arlington, PA 76014-4106
 9770458 JPMorgan Chase Bank, N.A., Bankruptcy Records Center, 700 Kansas Lane,
 Monroe, LA 71203-4774
 9770459 LoanCare LLC, P.O. Box 37628, Philadelphia, PA 19101-0628
 9770460 +NextGear Capital Inc., 1320 City Center Drive, Carmel, IN 46032-3815
 9770463 Wells Fargo Bank, N.A., P.O. Box 11758, Newark, NJ 07101-4758

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jan 09 2020 18:35:07
 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
 Albany, NY 12205-0300
 smg +E-mail/Text: ustpregion02.li.ecf@usdoj.gov Jan 09 2020 18:34:58 United States Trustee,
 Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza,
 Central Islip, NY 11722-4456
 9770448 +E-mail/Text: ally@ebn.phinsolutions.com Jan 09 2020 18:33:51 Ally Bank,
 6985 Union Park Center, S, Midvale, UT 84047-4177
 9770449 +E-mail/Text: bankruptcy@autofinance.com Jan 09 2020 18:34:48 Automotive Finance Corp.,
 13085 Hamilton Xing. Blvd, Ste 300, Carmel, IN 46032-1445
 9770452 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 09 2020 18:48:21 Capital One,
 P.O. Box 71083, Charlotte, NC 28272-1083
 9770461 +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jan 09 2020 18:35:07 NYS Tax Commission,
 Special Procedures Sec., Albany, NY 12227-0001
 9770462 +E-mail/PDF: gecsed@recoverycorp.com Jan 09 2020 18:48:20 Synchrony Bank,
 170 Election Road, Ste 125, Draper, UT 84020-6425

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

Allan B. Mendelsohn amendelsohn@amendelsohnlaw.com, amendelsohn@ecf.axosfs.com
 Paris Gyparakis on behalf of Debtor Kelley Andree Raphael pgyparakis@rosenpc.com,
 pgyparakis@counsellor.com
 Sanford P Rosen on behalf of Debtor Kelley Andree Raphael srosen@rosenpc.com,
 pgyparakis@rosenpc.com

District/off: 0207-8

User: rmatray
Form ID: 245

Page 2 of 2
Total Noticed: 21

Date Rcvd: Jan 09, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

United States Trustee USTPRegion02.LI.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Kelley Andree Raphael**Social Security number or ITIN **xxx-xx-3242**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of New York**Date case filed for chapter **7 1/8/20**Case number: **8-20-70162-ast****NOTICE OF ELECTRONIC FILING PROCEDURE
INFORMATION REGARDING MEETING OF CREDITORS**

The above case was filed electronically, and is accessible via the Court's Internet site at <http://www.nyeb.uscourts.gov>. In compliance with E.D.N.Y. LBR 9011-1(b) and the court's General Order on Electronic Filing Procedures ("General Order #559"), whenever any applicable statute, rule or order requires a document to be signed and the document is electronically filed, the document shall contain an electronic signature or a scanned copy of the original signature. An electronic signature shall consist of "s/" followed by the first and last name of the person signing. Security of a password issued to an attorney is the attorney's responsibility. An original signed copy of all filings shall be maintained in the attorney's file in accordance with General Order #559.

All parties with legal representation must file documents by one of the following methods:

1. INTERNET (Preferred Method): The requirements for filing, viewing and retrieving case documents over the Internet are: A personal computer running Microsoft Windows; an Internet provider using dial-up or broadband; Mozilla Firefox or Internet Explorer; Adobe Acrobat to convert word processor formatted documents to portable document format (PDF); and a document scanner. The URL address is www.nyeb.uscourts.gov. A password is needed to file documents into this system. Please contact the Court to obtain a password. In addition, a Pacer login is needed to view or print documents from this system. A Pacer login can be obtained by calling the Pacer Service Center at 1-800-676-6856 or by visiting their website at <http://pacer.psc.uscourts.gov>.

2. DISKETTE or CD-ROM/DVD, PDF FORMAT: If you are not equipped or have not registered to file over the Internet, you must submit your documents on a diskette or CD-ROM/DVD, in PDF format. Adobe Acrobat software will provide you with the ability to create documents in PDF format; additionally, word processing programs such as Microsoft Word include a built-in conversion utility. Use a separate flash drive or CD-ROM/DVD for each filing. Submit the CD-ROM/DVD in an envelope with the case name, case number, type and title of the document, and the file name on the flash drive or CD-ROM/DVD.

Important Note: If you are an ECF account holder, proofs of claim may be filed over the Internet. If you are not a current ECF account holder, you may file a proof of claim by going to the Court's website at <http://www.nyeb.uscourts.gov/electronic-filing-proof-claim-epoc> and select File a Claim (ePOC). This application does not require a login and password. You can also file a proof of claim by CD-ROM/DVD or flash drive.

Adversary Proceedings filed relative to cases assigned to the ECF system will also be assigned to the system. Documents filed in such proceedings MUST comply with the foregoing electronic filing requirements.

In Chapter 7, 12 and 13 cases, the debtor is responsible for serving a copy of the petition on the trustee appointed in the case. Refer to the Notice of Meeting of Creditors accompanying this notice for the name and mailing address of the trustee.

In Chapter 11 cases, the debtor is responsible for serving a copy of the petition on the Internal Revenue Service and the Securities and Exchange Commission. Refer to the second page of the Notice of Meeting of Creditors accompanying this notice for their respective addresses.

Parties without legal representation may file documents in paper form, in accordance with procedures set forth in the court's Local Rules.

Dated: January 9, 2020

For the Court, Robert A. Gavin, Jr., Clerk of Court

NOTICE TO CHAPTER 7 DEBTORS AND DEBTORS' ATTORNEYS

What To Submit Prior To The Meeting Of Creditors

You must submit to the Chapter 7 Trustee assigned to your case the following:

1. A copy of the Chapter 7 petition (complete with all schedules and the statement of financial affairs) which bears a copy of the Debtor's signature.

Note: The petition should not reflect the Debtor's signature as /s/.

2. Copies of all payment advices (i.e., pay stubs) or other evidence of payment received within 60 days before the date of the filing of the petition by the Debtor from any employer of the Debtor. (*See* Bankruptcy Code § 521(a)(1)(iv))

Note: If such payment advices are not available or the Debtor does not have payment advices then the Debtor should provide the Trustee and file with the Bankruptcy Court a notarized affidavit of the Debtor explaining the circumstances.

3. A copy of the Federal income tax return (or a transcript of such return) for the most recent tax year ending immediately before the commencement of the case and for which the Federal income tax return was filed.

Note: The tax return or transcript must be provided to the Chapter 7 Trustee no later than 7 days before the meeting of creditors. (*See* Bankruptcy Code § 521(e)(2)(A)(i)) The tax return or transcript should **NOT** be filed with the Bankruptcy Court.

The Chapter 7 Trustees request that this information be provided as soon as possible after the petition is filed. The name and address of the assigned Chapter 7 Trustee appears on the meeting notice.

These requirements do not supersede or replace any of the requirements under the Bankruptcy Code, Bankruptcy Rules and Local Bankruptcy Rules.

What to bring to the Meeting of Creditors

Each Chapter 7 Debtor should bring to the meeting of creditors: (a) original government issued photo identification **and** (b) an original social security card or other original government issued document that reflects the Debtor's social security number.